

Remote Terminal Check Payment With Automated Transmittal

Abstract of the Disclosure

5 The present invention provides a method for paying bills by check at a remote special-purpose kiosk terminal location. The customer selects a payee from the list displayed on the terminal screen. The customer inserts a statement/bill from that payee into the terminal document feeder. The terminal scans the statement and presents payment information for the customer to verify. The customer then inserts a check into
10 the terminal and selects a form of payment. If the customer selects an electronic form of payment, the terminal will generate an electronic check based routing information scanned from the inserted check. With the electronic check, funds from the customer account are electronically sent to the payee. If the customer selects a physical check payment method, the inserted check is stored in the terminal in a location designated for
15 that payee. The bill is considered paid when the check is stored in the terminal. With either method, the customer will receive a receipt verifying the payment.